

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 11-38704-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Abel Ramirez
368 Rector St Unit 503
Perth Amboy, NJ 08861

Ailin E Espaillat
368 Rector St Unit 503
Perth Amboy, NJ 08861

Social Security No.: xxx-xx-2970 xxx-xx-9669

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 20, 2017 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
 - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 17, 2017

JAN: vpm

Jeanne Naughton
Clerk

In re:
Abel Ramirez
Ailin E Espaillat
Debtors

Case No. 11-38704-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: clsnodsc

Page 1 of 1
Total Noticed: 3

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb +Abel Ramirez, Ailin E Espaillat, 368 Rector St Unit 503, Perth Amboy, NJ 08861-4398

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 17 2017 22:48:07 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 17 2017 22:48:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Bruce C. Truesdale on behalf of Joint Debtor Ailin E Espaillat brucectruesdalepc@gmail.com,
bctpcecf@gmail.com
Bruce C. Truesdale on behalf of Debtor Abel Ramirez brucectruesdalepc@gmail.com,
bctpcecf@gmail.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor HUDSON CITY SAVINGS BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Thomas Vincent Giaimo on behalf of Creditor The Bay View Condominium Association at Landings
at Harborside, Inc. tgiaimo@giaimoandassociates.com

TOTAL: 8